

**CONTACT FOR MEDIA:** Ronda Sloan (502) 564-6098 or (502) 330-1804 (cell)

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### **Department of Insurance schedules public hearing on workers' compensation**

**FRANKFORT, Ky.** -- The Kentucky Department of Insurance has scheduled a public hearing on August 13 to discuss the contents of a filing from an advisory organization expected to be used by most carriers to develop rates for workers' compensation insurance.

The hearing will be held in the DOI Hearing Room at 215 W. Main St., Frankfort, beginning at 1:30 p.m.

Insurance Commissioner Janie A. Miller announced that the hearing would address the recent advisory organization loss cost filing made with the department by the National Council on Compensation Insurance, Inc. (NCCI). The filing requests an average increase of 20.5 percent for non-coal classes and an average increase of 5.8 percent for coal classes.

The proposed increase includes both the cost of anticipated indemnity, which is lost wages based upon level of disability, and medical benefit payments. (The indemnity and medical benefit payments are collectively known as loss costs.) If approved, insurance companies may adopt the NCCI loss costs as a basis or "pure premium" to which their own loss adjustment and overhead expenses are added, to arrive at the final manual rates charged to Kentucky employers.

Miller said representatives from NCCI would be present at the hearing to address the reasons for the requested increase.